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*Counsel for Debtor*



Order Filed on December 14, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

In re:  MONICA KOSTADINOV  Debtor.	Chapter 13  Case No. 18-23432-VFP Hearing Date: December 6, 2018
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**ORDER GRANTING THE DEBTOR A COMFORT ORDER  
DECLARING POST-PETITION FORECLOSURE SALE AS VOID  
AS A MATTER OF LAW**

The relief set forth on the following page, numbered two (2), is hereby

**ORDERED.**

**DATED: December 14, 2018**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Debtor: Monica Kostadinov

Case No.: 18-23432-VFP

Caption of Order: **ORDER GRANTING THE DEBTOR A COMFORT  
ORDER DECLARING POST-PETITION FORECLOSURE SALE AS  
VOID AS A MATTER OF LAW**

Page 2 of 2

**THIS MATTER** having been brought before the Court by the Debtor Monica Kostadinov, by and through her counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, for entry of a Comfort Order Declaring the Post-Petition Foreclosure Sale of the Debtor's real property located at 77 Palmer Drive, Livingston, New Jersey (the "Property") which occurred on July 3, 2018 (the "Post-Petition Sale") as void as a matter of law pursuant to 11 U.S.C. § 362 and the Court having considered the papers submitted and the arguments of counsel; and due notice having been given; and for good cause shown,

**IT IS hereby ORDERED:**

1. The Post-Petition Sale is hereby declared to be void as a matter of law pursuant to 11 U.S.C. § 362 making any claim of ownership of the Property resulting from the Post-Petition Sale void and/or invalid as a matter of law.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 MONICA KOSTADINOV  
 Debtor

Case No. 18-23432-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2018.

db +MONICA KOSTADINOV, 77 PALMER DRIVE, Livingston, NJ 07039-1314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2018 at the address(es) listed below:

Adam S. Kessler on behalf of Unknown Role Type 77 Palmer LLC akessler@kesslerlaw.com  
 Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@logs.com,  
 njbankruptcynotifications@logs.com  
 Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank NA cwohlab@logs.com,  
 njbankruptcynotifications@logs.com  
 David E. Sklar on behalf of Debtor MONICA KOSTADINOV dsklar@scuramealey.com,  
 ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com  
 David L. Stevens on behalf of Debtor MONICA KOSTADINOV dstevens@scuramealey.com,  
 ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
 John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
 mortoncraigecf@gmail.com  
 Laura M. Egerman on behalf of Creditor US Bank Trust , NA bkyecf@rasflaw.com,  
 bkyecf@rasflaw.com;legerman@rasnj.com  
 Laura M. Egerman on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust  
 rsolarz@kmlawgroup.com  
 Steven P. Kelly on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master  
 Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12